

211 CMR 124.00 REDUCTIONS IN PREMIUM CHARGES FOR PRIVATE PASSENGER MOTOR VEHICLES AND CERTAIN COMMERCIAL MOTOR VEHICLES EQUIPPED WITH CERTAIN SAFETY FEATURES

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124.01: Authority

211 CMR 124.00 is promulgated in accordance with the authority granted to the Commissioner of Insurance by M.G.L. c. 175, § 113B and M.G.L. c. 175E, § 4(d).

124.02: Purpose and Scope

The purpose of 211 CMR 124.00 is to establish reductions in the relevant premium charges for private passenger motor vehicles and certain commercial motor vehicles equipped with certain occupant safety features. 211 CMR 124.00 shall apply to all policies issued or renewed during the 1989 calendar year.

124.03: Effective Date

The effective date of 211 CMR 124.00 is January 1, 1989.

124.04: Definitions

- (1) Air bag, an inflatable crash protection device concealed in the steering wheel, column or dashboard of a car until it is automatically activated by a crash, at which time it is filled to create a protective cushion between the occupant of the vehicle and the steering wheel, dashboard and windshield.
- (2) Automatic seatbelt, a seatbelt installed in a vehicle which positions itself around a vehicle occupant as the vehicle door closes.

124.05: Vehicles Qualifying for Discounts

The rules, regulations and premium credits established by 211 CMR 124.00 shall apply to all private passenger motor vehicles and to commercial vehicles which are registered with the Massachusetts Registry of Motor Vehicles and which have a gross weight of 8000 pounds or under.

124.06: General Rules Applicable to all Safety Features for Which Discounts are Granted

Insurers may require reasonable evidence of proper installation of any safety feature by the manufacturer or its authorized representative.

124.07: Reductions in Premium Charges for Vehicles Equipped With Occupant Safety Features

All insurance companies insuring qualifying vehicles which contain occupant safety features designated in 211 CMR 124.08 shall allow the following reductions in premium charges (hereafter "discounts") on Personal Injury Protection, Uninsured and Underinsured Motorist Coverage and Medical Payments coverage:

One or more Category I feature shall receive a 25% discount.

124.08: Types of Occupant Safety Features Qualifying for Discounts

- (1) Application. Occupant Safety Features must meet the following criteria in order to qualify for discounts on the coverages specified in 211 CMR 124.07 for policies issued or renewed on or after January 1, 1989 and before January 1, 1990.
- (2) Category I. Features qualifying in this category receive 25% discounts.
 - (a) An air bag installed for either the driver's seating position or both front outboard designated seating positions.
 - (b) An automatic seatbelt installed for either the driver's seating position or both front outboard designated seating positions.

REGULATORY AUTHORITY

211 CMR 124.000: M.G.L. c. 175, § 113B; c. 175E, § 4(d).